

Facets

March 2013

Grow where you are

With a few tips & tricks, you can garden nearly anywhere

No paint, no problem

Brighten up your space with colorful decor



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Remember – March is Colorectal Cancer Awareness Month!

Facets

Facet - n. 1. One of the flat surfaces cut on a gemstone.
2. The particular angle from which something is considered.

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ON THE COVER

Gretchen Triplett, of Ames, tends to plants she keeps at a friend's greenhouse during the winter months. Photo by Amy Vinchattle/Facets

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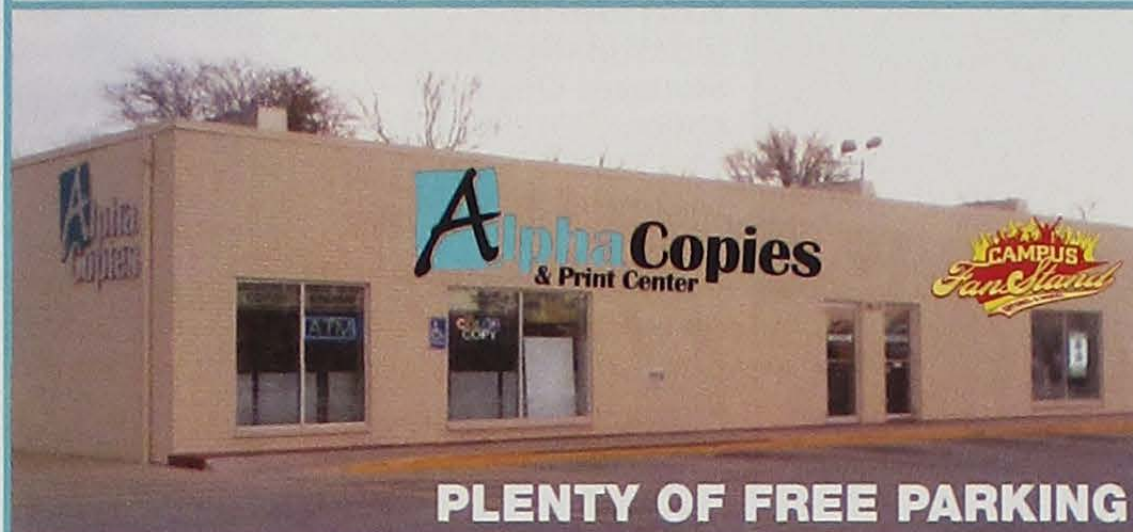
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Making a house a home

I have two rules for avoiding being labeled "that crazy lady."

No. 1 Rule: The maximum number of cats per household shall not exceed humans by more than one. This limits me to two cats, a socially acceptable number of cats, which in no way should reflect on my mental health.

No. 2 Rule: Avoid talking about cats, a rule I am blatantly ignoring as a type this.

My friends tease me anyway as being a "cat lady."

I have tried decorating with in the white walls and tan carpet of my two-bedroom apartment, and it's become more comfortable, but the cats are still what define where I live as home.



JENNIFER MEYER

Home, to me, is the house on a quiet street in Dubuque where my family moved when I was in first grade. It's where my sisters and I covered every inch of the playroom floor with Barbies and Barbie clothes every Saturday. It's where we made tents from blankets and lawn furniture on the back deck and played in our plastic backyard pool every summer.

Though the notion of home is ever-changing, take time to adorn your dwelling with things that make it yours.

But we moved from that home when I was 15, and my parents divorced. Now "going home" means visiting my mom and stepdad in Rock Island, Ill. I lived there for a few months when I was 28 — long enough to learn it's not a good idea for adult children to live with their parents for any length of time, even when there are good reasons.

It's decorated in eclectic themes of Betty Boop collectibles, Green Bay Packers memorabilia and stuffed hamster toys that sing and dance.

It's where we celebrate being

a family, but after a few days of "going home" I am ready to "go home" to my apartment and my cats.

My mom bought me a wall hanging she found that says, "Home is where the cat is." Maybe I am a "cat lady" despite my rules and best efforts.

It's hard to make an apartment feel like home. If cats aren't an option — maybe you're better with plants than animals, or just want to add some color to your drab dwelling — this issue of Facets has ideas to make your apartment or house feel more like home. ♦

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Gretchen Triplett, of Ames, tends to the plants she keeps at a friend's greenhouse during the winter months. Photo by Amy Vinchattle/Facets

Grow where you are

“ If you see something you like, just get it and try. Even if you fail the first time, just try again. Even the best of us need a couple of tries before getting it right.”

— GRETCHEN TRIPLETT, MASTER GARDENER

With three simple steps, you can garden nearly anywhere

BY ROXANNE DASS

Apartments do not usually have much space inside or out. Most apartment dwellers don't even think about gardening, but Master Gardener Gretchen Triplett said it's very possible with a few tips and tricks.

"Even if you live in an apartment, you can absolutely grow plants and some vegetables," said Triplett, of Ames. "One of the easiest and most popular trends right now is container gardening."

CONTAIN IT

Instead of planting in the ground, you can use anything from old boots to flower pots, Triplett said.

"People have used boots, purses, old colanders and washtubs," she said.

Not all containers are made equal. Clay pots are popular, inexpensive and easy to handle, but tend to dry out quickly. Plastic flower pots in dark or neutral colors are best, Triplett said.

"Plant enthusiasts all use plastic pots," she said. "If you want them to look pretty, put plants in a plastic pot and put it in a larger decorative container."

The most important thing to remember is to make sure your container can drain, because plants shouldn't sit in soggy soil.

Clay pots are popular, inexpensive and easy to handle, but tend to dry out quickly. Plastic flower pots in dark or neutral colors are best.



PICK YOUR PLANT

After you choose a container, it's time to pick a plant. One point to think of is what kind of sunlight your plants will be exposed to.

"Look to see where the windows in your apartment are," Triplett said.

Northern exposure offers limited sunlight and tends to be cold. Western is theharsh-est because it is most abundant and warmest. Southern exposure is good, Triplett said, but eastern exposure is the best.

"It's early morning sun, so it's not too hot, but there is plenty of light," she said.

Most apartments don't provide enough space to grow garden vegetable like beans, squash, corn, cucumbers and others. Tomato plants are perfect for apartments, though.

"Tomato plants are the best to be grown in pots," Triplett said. "They like lots of hot sun and water, though. There are even tomato kits you can order that produce wonderful tomato plants."

Another edible option is herbs. Chives, basil, parsley and cilantro are all good herbs to grow in pots.

"Herbs are a big thing right now," Triplett said. "You can plant pretty much any herb in a pot."

Flowers and house plants are pretty options to add splashes of color and variety to your indoor container garden, Triplett said. She suggested petunias, geraniums, coleus and house plants like airplane plants, oxalis (three-leaf clovers) and calibrachia.

"All these plants provide an endless variety of colors," Triplett said. "Just a pot of geraniums alone can be spectacular."

No matter the type of plant, it is easiest to start growing it from a 3- or 4-inch potted plant, as opposed to starting it from seed, she said.

"It's very difficult to start from seed," Triplett said. "It's best to just buy small seedlings and replant them in your container."

POT YOUR PLANTS

Triplett offered advice for re-potting the seedling into your container of choice.

"When you buy your soil, buy potting soil because it has more nutrients built in and isn't as heavy as gardening soil," she said.

Before filling your container with soil, line it with a garbage sack with a hole, so water can drain. Cut the bag to fit the container. Then, as you fill the container with soil, moisten every few inches.

"Damp soil is easier to work with," Triplett said.

She advised filling the container the night before you repot your plant because soil settles overnight.

Once plants are snug in the soil, it's just a matter of maintenance to keep them thriving. Triplett recommended fertilizing plants once every two weeks.

"Miracle Gro is a great all-purpose fertilizer to use on all plants," she said.

When it comes to watering plants, consider the type of pot, exposure, time of year and variety of plant.

"The general rule is to water the plant when the soil feels dry to the touch," Triplett said. "That could mean several times a week to only once a week."

Triplett said apartment dwellers are limited only by their imaginations when it comes to gardening.

"If you see something you like, just get it and try," she said. "Even if you fail the first time, just try again. Even the best of us need a couple of tries before getting it right." ♦

NO paint, problem

BY SAMANTHA BOYD

Living in a rented space filled with cold, white walls and leases that limit your creativity may seem drab, but the color scheme you desire for your living space doesn't have to come from a paint can.

"The best way to add color without paint is through accessories," said Nevada resident Barbara Gerlach, a certified interior designer with OPN Architects in Des Moines. "Simply changing lampshades, artwork, pillows and rugs can set the mood of a space."

Julie Brooks, owner of Julieann's home decor shop in Nevada, and author of the home decor blog Just Julie (justjulie.julieanns.net), said color can come from unexpected sources. In a recent blog post, Brooks wrote about building color into the kitchen through bright-colored dishes, hand towels, utensils and serving ware.

"In a small space, combining functionality and fun colors can be a terrific combination," Brooks said. "Finding color in products that you need to purchase anyway makes a room vibrant and keeps the budget in check."

PICK WHAT YOU LOVE

Dan Brabec, owner of Coe's Floral & Gifts in Ames, recommended spending time picking accessories that you love or have meaning.

"The color of the items you pick for your space should reflect your personal style," Brabec said.

Amie Svec, interior designer and owner of Fresh Rooms in Ames, suggested considering what mood you want the room to have.

"A restful room may be soothing blues, greens and grays, while an active room may lean towards the warm spectrum — reds, yellows, etc.," Svec said.

Although no hues need to be avoided, the experts agree that the trick to using color is selecting the right tints, shades, tones and values to make each space work.

In addition, transitions between rooms should be subtle and not jarring. Svec recommended carrying a basic hue from room to room and then adding complementary colors for each room.

"While walls and furniture remain neutral, your accessories can follow the trends and be replaced more often," Gerlach said. "Remember to find a 'go-between,' an element that will combine the two, so they read well together. For instance, your curtains could be the 'go-between' that ties a bright accent piece to a neutral wall."

DO-IT-YOURSELF ACCESSORIES

Gerlach said an easy way to change a bedroom or living space is through throw pillows. Although pillows can be expensive, she suggested finding fun-print napkins that match your style and sewing them together to make your own pillowcases.

Svec advocates artwork as one of the best ways to add color to a room. She also suggests do-it-yourself projects to get exactly what you want.

"Buy some gorgeous fabric that you love and stretch it across an artist's canvas frame for your own, personalized artwork," Svec said. "You can get a great graphic punch this way for a relatively small investment. Go big for impact."

Brabec said he reminds his clients that color doesn't have to encompass the entire accessory.

"Find a neutral staple piece that you want to keep long-term, a vessel that has meaning to you such as an old trunk or a heirloom vase," Brabec said. "Then you can add color to the container as the seasons change or when you want some variety. You can change a room without buying a whole new piece."

FOLLOWING COLOR TRENDS

Both Svec and Brabec noted that the 2013 Pantone Color of the Year is emerald, but both said keeping up with color trends isn't necessary to keep your home in style.

"Please don't feel like your home must include emerald unless you love it," Svec said. "Avoid colors you dislike."

Brabec noted that, although emerald will make an appearance this year, the Midwest is still trending toward aqua blues and butter yellow this spring.

If you do decide that you want to add color based on what's popular, Gerlach said to look to the fashion industry for inspiration. ♦

“Find a neutral staple piece that you want to keep long-term, a vessel that has meaning to you such as an old trunk or a heirloom vase. Then you can add color to the container as the seasons change or when you want some variety. You can change a room without buying a whole new piece.”

— DAN BRABEC, OWNER OF COE'S FLORAL & GIFTS



Find unique pieces that are functional and reflect your personal style.

Get resourceful. What items do you love in your home? Use them to decorate an otherwise empty space.



Consider dressing up plain-Jane walls with a decal.

Use light sources to add character. Simply change the lampshade for a new look.

Spruce up your space with brightly colored flowers.

Bold colored furniture does wonders for a white-walled room.

DIY

Find fun-print fabric napkins that match your style and sew them together to make your own throw pillowcases.

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Make a *statement* in a small space

“Rugs can be an expensive investment, but they're important for defining spaces, especially in a small place like an apartment or condo, and they help anchor other design features.”

ANNETTE BARRETT, INTERIOR DESIGNER/OWNER OF STAGE RIGHT

“Buy some gorgeous fabric that you love and stretch it across an artist's canvas frame for your own, personalized artwork. You can get a great graphic punch this way for a relatively small investment. Go big for impact.”

**AMIE SVEC, INTERIOR DESIGNER
AND OWNER OF FRESH ROOMS**

“While walls and furniture remain neutral, your accessories can follow the trends and be replaced more often.”

**BARBARA GERLACH, CERTIFIED
INTERIOR DESIGNER WITH OPN
ARCHITECTS**

INTERIOR DESIGN TIPS:

- “Whether you're doing it yourself or hiring a designer, walk through the space, and think about how you use it.”
- Take time to imagine yourself in the space.
- Have a budget in mind, even it's just a ballpark range.
- Pick an anchor color and a seasonal accent color you can use to keep the space fresh.
- Keep the scale of the room in mind, even with the height of lamps and size of lamp shades.
- Consider furniture that fits your personality and repurpose accordingly.
- “Just because it was your mother's doesn't mean it's an heirloom.”
- Don't buy anything you wouldn't want to take to your next home.
- Take advantage of home improvement stores that have computer programs to help you visualize color swatches.

— Annette Barrett

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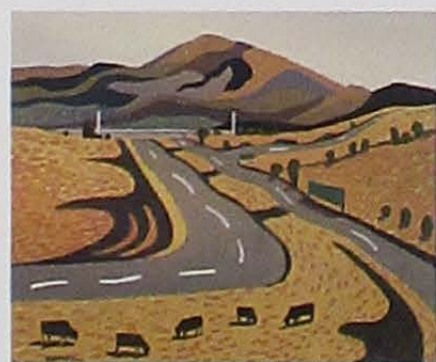
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New season, new fresh look

Redken's Symposium in Las Vegas is the largest hair show by a manufacturer in the world. About 500 Redken staff put on this event every other year. Cosmetologists come to be inspired, educated and challenged with new in-

formation that they take home to their clients. Educators come to gather knowledge to share with their students.

The staffs of both PCI Academies were among the more than 8,000 hairdressers who attended in January.

Michelle Duncan, a lead educator at PCI Academy in Ames, has been teaching and inspiring students at PCI for nine years after graduating from PCI. She worked several years in a salon, and is color and design certified by Redken's testing systems for professionals.



**MARY CLARE
LOKKEN**



**MICHELLE
DUNCAN**

Duncan shared her insights from the Redken Symposium:

- The ombre dip-dye hair color trend is out, along with messes, streaks and artificial look. What is in for 2013 is beautiful hair in graphic, clean, whimsical, sleek and diffused styles. Blondes will leave behind anything with streaks or lines. Look for soft angelic and whimsy looks that are balanced and organic. Reds will continue to be popular, but gone are fake, unnatural reds. You'll see spicy cinnamon, paprika and cherry. Brunettes will be rich softened tones of cherry wood, mahogany and ebony.

While ombre as we know it is out, there will still be style remnants. In blondes, for example, it will be a cool blonde from the scalp ending in warm blonde at the ends. Again, we will see a softer, gentler varia-

What is in for 2013 is beautiful hair in graphic, clean, whimsical, sleek and diffused styles.

tion from ombres of last year.

- Brides will wear breathable up-dos, unforced looks that appear coaxed into shape. Fresh, simple and natural styles will prevail, continuing the trend toward beautiful, natural styles.

- Hair is still inspired by the 1960s — big and beautiful for the foreseeable future. Extensions offer women the chance to enjoy hair that is not heaven sent.

- Perhaps more important, finishing the style is critical. Nothing should be just blasted dry with hot tools. To accomplish this, bio-ionic tools will remain strong to create the looks while being gentle on the fiber that is hair.

- New hair lightener will allow your stylist to lift more levels of color faster than ever before. A new color line will beautifully cover up to 70 percent gray hair. Gray coverage has always been a challenge, especially when you seek natural-looking color.

- Makeup looks will be subtle overall, but with a pop of color on the lips or at the cheeks. Elegant, beautiful makeup is the fashion.

- Natural nails will continue to be the trend. Maintaining beautiful nails on hands and toes will offer everyone that finishing touch for a total look.

Thanks to Michelle for sharing her notes from two spectacular days of training. ♦

Mary Clare Lokken is the founder/partner of PCI Academy in Ames. She writes this column after consulting with educators there. Reach her via email at mclokken@gmail.com.

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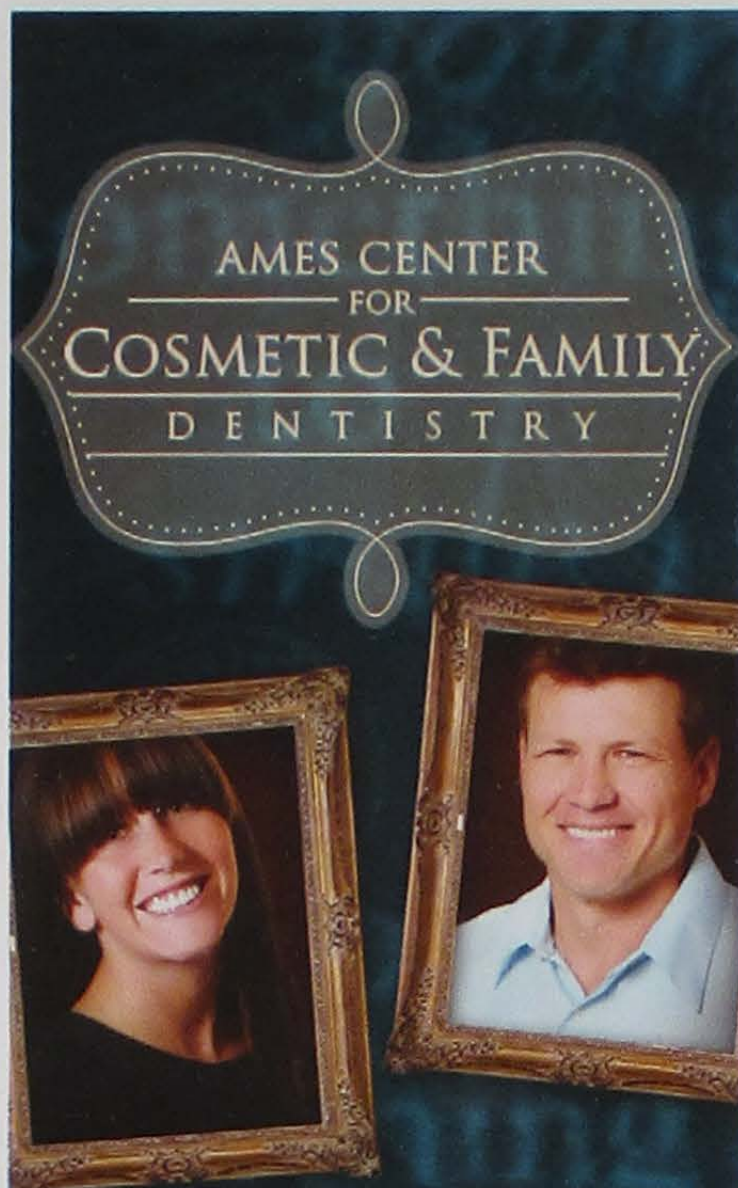
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1. FAMILY RELATIONSHIPS

When you cook at home, wonderful things happen to your family. Friendly conversations nurture relationships. You can exchange ideas, find out what's important in each other's lives and check how everyone is feeling. Turn off the television and concentrate on the family dynamics. Strengthen the family ties. Pass on family traditions. Promote responsibility by having the kids help set the table, wash dishes and even help with cooking.



LAURA KIMM

2. CHILDREN'S FUTURE SUCCESS

Did you know that studies show teens who eat frequent family meals at home are at decreased risk for unhealthy weight control practices and substance abuse? These kids tend to do better in school as well.

One national poll of high school seniors showed higher scholastic scores among students who frequently shared meals with their families. Another survey of high-achieving teens showed those who regularly eat meals with their families tend to be happier with their present life and prospects for the future.

3. FOOD QUALITY AND NUTRITIONAL VALUE

When you cook and serve meals at home, you have more control over the quality and quantity of your family's food choices. You get to plan balanced meals that are nutritious and delicious. Remember that kids tend to mimic their parents' habits and attitudes about foods. Try to set a good example. Eat and serve sensible portion sizes. Be open to trying new foods and new ways of cooking foods.

Recipes

Marinated Balsamic Chops

Serves 8

Ingredients:

8 (6 ounce each) boneless pork chops
1 cup balsamic vinegar
2 cloves garlic, minced
2 tsp minced fresh ginger
2 tbsp olive oil
Salt and pepper, to taste

Directions:

1. In a large resealable plastic bag, combine all ingredients. Refrigerate for 2 to 24 hours, turning twice.
2. Heat coals or gas grill for direct heat. Remove pork from marinade. Discard marinade. Grill pork over medium heat 6 minutes. Turn. Cook an additional 6 minutes or until internal temperature reaches 170 degrees.

Nutrition information per serving: 300 calories; 5g carbohydrate, 95mg cholesterol, 0g dietary fiber, 14g fat, 35g protein, 95mg sodium, 4g sugar.

Source: www.hy-vee.com

Fast Seafood Alfredo

Serves 4

Ingredients:

1 (4.3 oz) package whole grain fettuccine noodles
1 1/2 cups water
1/2 cup skim milk
1 cup trimmed fresh green beans
1 (8 oz) package imitation crabmeat
Fresh cracked black pepper, to taste

Directions:

1. Prepare pasta according to package directions using water and milk. Stir in green beans during last 5 minutes of cooking.
2. Stir in crabmeat.
3. Season with black pepper.

Nutrition information per serving: 190 calories; 34g carbohydrate; 15mg cholesterol; 3g dietary fiber; 2g fat; 10g protein; 1g saturated fat; 760 mg sodium; 5g sugar; 0g trans fats

Source: www.hy-vee.com

Studies show that family meals are associated with higher intake of fruits, vegetables and dairy products. Other studies showed that eating family dinners together most or all days of the week was associated with eating more healthfully.

4. BUDGET

With the rising costs of fuel and food, you really can save some money by eating at home. Just think what it costs to take a family of four out to dinner. Watch the newspaper each week for specials — shop the ads. Buy in bulk when feasible. Buy produce that is in season.

5. TIME

You can keep meals simple, yet nutritious and interesting. It's easy to have sauces or marinades at home to add to sautéed beef, pork or chicken. Frozen vegetables are great to serve as is, or added to a casserole, stew or soup.

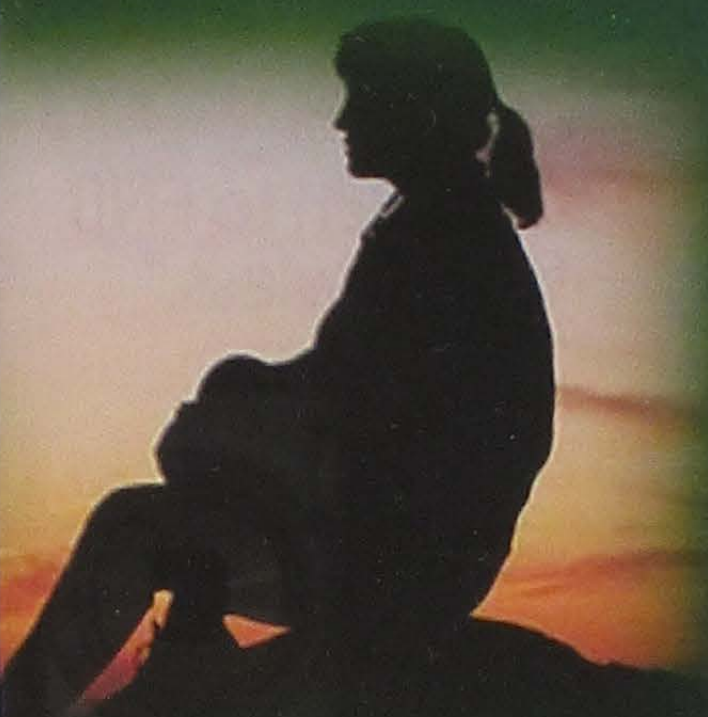
Try cooking on the weekends and freezing dinner-size portions. Double your favorite recipe and have some for the next time you're too tired to cook. Remember that you can purchase ready-to-eat roasted chicken, add some instant mashed potatoes, a salad and veggie, and your dinner is ready in minutes.

There are many more reasons to eat at home, but these are pretty convincing arguments right here. Try these quick and simple dinners the next time you're making the choice between a meal at home or the drive-through. ♦

Laura Kimm, RD, LD, received her bachelor's degree from the University of Iowa and completed her dietetics coursework and dietetic internship at Iowa State University. Laura works at Hy-Vee as a registered dietitian. Reach her via email at lkimm@hy-vee.com.

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**KAREN
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I read the Ames Tribune, the Wall Street Journal and the New York Times. More accurately, I usually just skim for topics that interest me. Articles about tax changes and the fiscal cliff articles catch my attention, not because I think I will actually learn about future changes, but to know what the spin is this week.

Someday, all will be settled and there will be time to seriously consider if and how the changes will affect me and my clients. For now, one thing is certain — if you earn money, you will pay taxes.

I have a routine to simplify tax preparation; this year was the best yet. I spent less than three hours gathering and recording information for my tax appointment. Here are tips you can use to simplify your tax preparation:

CREATE THREE TAX FOLDERS

1. Donations and income

This file should hold:

- Letters of acknowledgement for charitable donations.

If you pay with a check or credit card, attach proof of payment.

- Income you receive.

Dividend checks may include a 1099; this may be your only notification.

Summary of monthly income from non-retirement investments.

2. Deductible expenses

Keep receipts and proof of payment for:

- Vehicle license
- Estimated income tax payments
- Real estate tax payments
- Out of pocket medical and prescription costs

3. Year-end documents

Year-end documents begin to arrive in early January and often continue through late February; most are clearly marked "tax documents." As you receive this information, file them in this year-end document file.

FILE AN EXTENSION

Filing your taxes on time is always a good plan, but if you just can't get the details ready for the April 15 deadline, a tax extension could be beneficial. A tax extension gives you an extra six months to prepare and file your taxes.

Here are facts to consider before you opt for an extension:

- File form 4868, the extension form, by April 15.
- You will have until Oct. 15 to file your federal tax return.
- This is an extension to file, not pay.

Project as accurately as possible the actual balance of tax due. That amount must be paid when you file for the extension.

If not paid by April 15, you could owe penalties and interest on the outstanding balance.

Be sure to consult your tax professional or accountant to learn if a tax extension may be beneficial for you.

Form 1040A
 Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return

Label
 (See page 18.)

Use the IRS label. Otherwise, please print or type.

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3.

Filing status
 Check only one box.

1 ☐ Single
 2 ☐ Married filing jointly (even if only one had income)
 3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶ 5 L

Exemptions

6a ☐ Yourself. If someone can claim you as a dependent, see box 6a.
 b ☐ Spouse
 c **Dependents:**

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If qualifying child for child tax credit (see page 21)	<input type="checkbox"/> lived with you <input type="checkbox"/> did not live with you due to divorce or separation (see page 22) Dependents on 6c not entered above
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

If more than six dependents, see page 21.

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KEEP OR SHRED?

Except in the case of fraud, the IRS has three years to audit your tax return. You should keep all tax forms and supporting documents for at least three years. Retain prior tax returns and canceled checks that prove you paid your taxes for seven years.

Begin today to simplify your tax preparation ... because life is more than money. ♦

Karen L. Petersen, CFP® CDFA™, is a fee-based financial advisor. She graduated from Iowa State University in family resource management. You can contact her at (515) 232-2785 or karen@mymorethanmoney.net.



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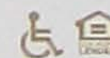
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Spring cleaning

Think of your body like a house in need of cleaning for the season of spring break, swimsuits and spring sports right around the corner. Now is the time to get your house in order.

CLEANSING DIET PRACTICES

Do not mistake this suggestion with what is commonly called a "cleanse." There is no scientific evidence that a total water or juice cleanse is necessary.

However, consider researching how eliminating toxic foods from your diet and increasing the foods that can help correct your alkaline balance. It's not a diet, it's better nutrition.

Consume more fresh foods, and cut back on those that are processed and preserved and can contain hidden food allergies. You won't sneeze or suffer from congestion, but you could lack energy and suffer from poor digestion or bloating.

Drinking copious amounts of water is also one of the best things you can do for yourself. People with the most consistent high energy levels are those with the highest water intake.

CLEANSING EXERCISE HABITS

You won't rid yourself of toxins by sweating more, but your body naturally removes toxins through regular circulation, respiration and digestion — all of which function more effectively and efficiently when you exercise.

Find exercise you enjoy and that makes you perspire. If it doesn't work up a sweat but you enjoy it, it can be healthful and cleansing, though you may have to exercise for longer to enjoy the same benefits of more intense



**DEBRA
ATKINSON**

exercise. Cardiovascular exercise and resistance training are keys. Flexibility supports those functions.

CLEANSING GROOMING

Consider your skin — your largest organ — and the lotions and perfumes you apply. For good reason, pregnant women are often advised not to stand long in front of microwaves or use certain hair dyes or some lotions. Everything you place on your skin is absorbed and passes through your body.

Are you eating well, exercising for optimal health, but splashing on harsh chemicals? Whether it's your neighbor's nose or your own body's reaction, consider reexamining how you treat your skin.

CLEANSING CLEANING

Dye-free laundry detergent, scent-free dryer sheets and natural cleaners — there are many organic products you can purchase, or create your own with a small investment in essential oils you can dilute in a water bucket or bottle. You can disinfect and deodorize risk-free, and won't need disposable gloves that harm the environment. ♦

Debra Atkinson, M.S., C.S.C.S., graduated from Iowa State University. She has been a fitness professional, writing, speaking and practicing for 25 years.

Reach her via email at PTDirector@amesracfit.com.



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People with the most consistent high energy levels are those with the highest water intake.

Find exercise you enjoy and that makes you perspire. Cardiovascular exercise and resistance training are keys. Flexibility supports those functions.

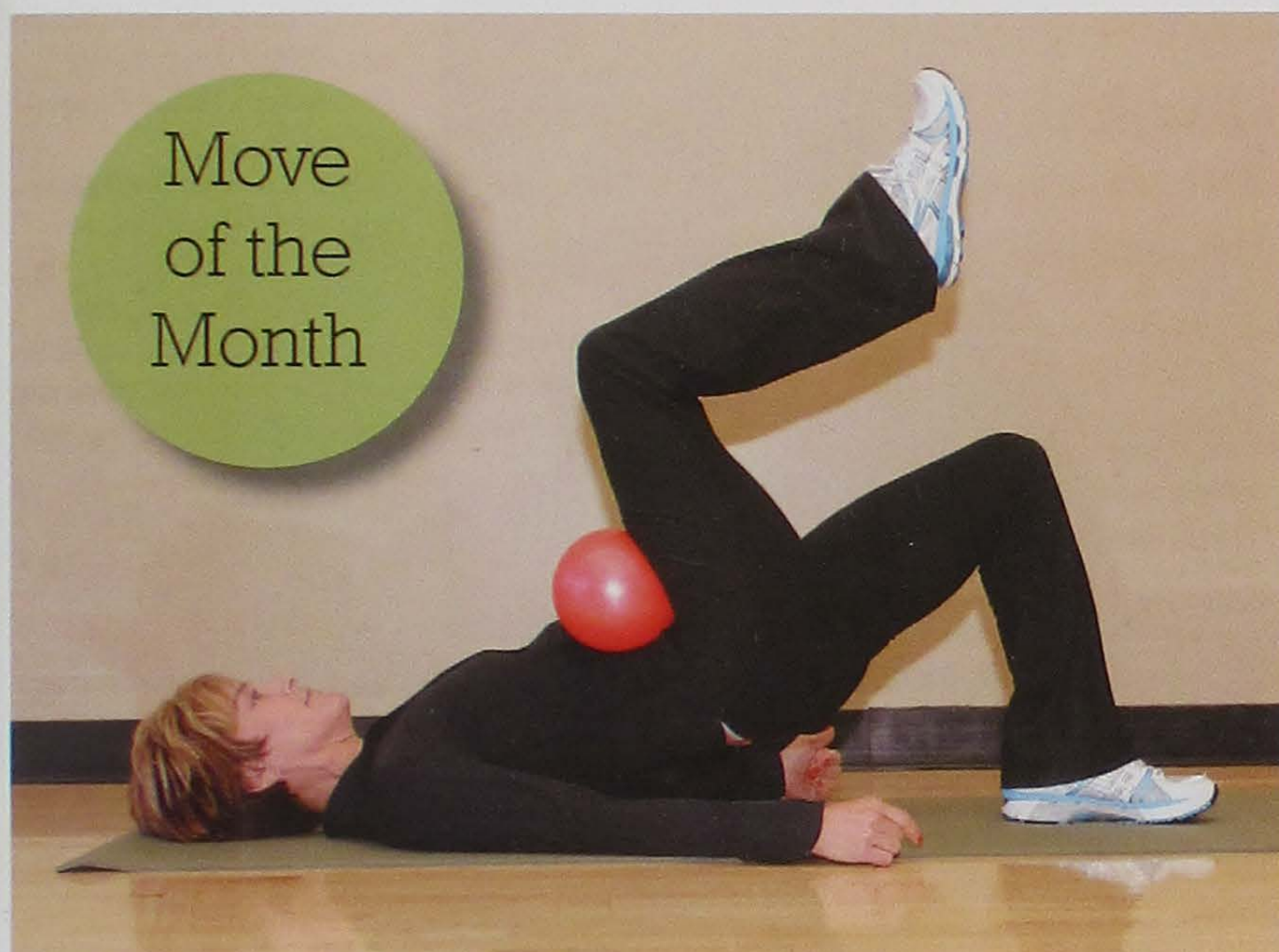


Photo by Eli Hamann/Facets

CURES FOR GLUTEAL AMNESIA (SHOWN ABOVE)

The largest muscles at your disposal also seem to be the laziest. When they don't fire properly, injuries are more likely to occur. Injuries or pain elsewhere is often a symptom of glutes that aren't firing. Try this exercise and find out if your gluteus are up to the challenge. If you have any lower back pain, seek advice of an exercise professional before you try this exercise.

1. Begin lying on your back, knees bent, feet flat. Find a small ball (a tennis ball works well) and place it at your hip flexor, bringing your thigh up to hold the ball.

2. Bridge up with the other leg 10 -15 times or fewer if you lose form. Repeat on the other side. Build up gradually to 3 sets of 15 on each side.

If you have a history of hamstring or low back pain it may be that your hips or glutes need stretching or strengthening. Check with an exercise professional to assess your status before you jump to conclusions.

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faceted woman | SARA MARTIN

Name: Sara Martin

Age: 41

Position: Owner/manager at Professional Home Ames

Family: Husband Chris Martin and daughter Hana, 19

What would you do with \$1,000 to spend on yourself?

I would buy a ticket to Cancun, Mexico, rent a car, drive south two hours to the Tulum Beach, and sit there until my money ran out.

Your favorite meal:

Sushi with wasabi, and a vodka-cranberry in a big city. Or mashed potatoes and gravy on the couch at home.

Your favorite motto:

The best way out is always through. — Robert Frost

What have you accomplished that has made you proud?

I'm so proud that we decided I could stay home with Hana, my only child, when she was little, and that I could homeschool her through junior high. I would not trade those days for anything.

Best tip to look and feel great:

Smile.

How do you take care of yourself financially?

I use American Express or debit card only — so no credit card interest and paid off every month (or we can't buy it). I automate all my savings and investing so I don't have to think about it — it just gets sucked away for safe-keeping. On large purchases, I look for ways to pay faster or lowest interest, for example, a 15-year mortgage instead of 30. I only spend what I have saved in advance, or we just can't spend it.

If you could do or be anything you want, what would it be?

I picture myself at an orphanage in El Salvador or somewhere similar — within an hour or so to the coast — working with kids and families.

If you knew then what you know now, what would you have done differently?

I would have started retirement investments when I was 20, even \$25 a month. I would have traveled more extensively alone or in

groups before "settling down." I would have learned another language early on when it is easier. I would have been braver sooner.

How do you reward yourself?

Trip-planning and eventual execution is my biggest reward. Starbucks 1-percent latte usually suffices on a daily basis.

My idea of a nightmare job:

Public speaking.

My simplest pleasure:

Sitting on my front porch swing, reading a book or just swinging and listening to wind and birds and quiet.

When I am an old lady:

I want to feel good, be healthy, and be just a little crazy.

I am thankful for:

My husband and daughter, and the great staff at Professional Home Ames.

What financial advice would you give other women?

Pay attention and take responsibility for your own savings, income, etc. Do not think it is "too hard" or "too confusing." I hated math, was terrible at numbers, and didn't think I could do it. I was wrong.

How do you give back to your community?

Three of my favorite ways:

1. Food at First is a great free meal program, and the pantry is now behind our office. Since my husband, Chris is the director, there are always opportunities to serve or help financially.

2. Cleaning for a Reason is an organization we use to help us clean homes. It's free for local women going through cancer treatments. I donate all the labor, the staff gets paid, and this is one of their favorite and most satisfying assignments. It is a privilege to help these women.

3. Providing good positive and solid jobs for both men and women in Ames. With a staff of 28, you feel responsible to provide for and care for them, which in turns helps the community. ♦



Sara Martin is a mother, wife and owner of eco-friendly housekeeping service Professional Home Ames. Contributed photo

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dietitian's pick

MARCH 2013

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Louisiana Gulf Shrimp

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 - 18 grams of protein
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- Our shrimp meet 10 national standards for conservation and aquatic habitat management.

Five Meal Ideas with Shrimp

- Dice and add to your omelet
- Toss with a salad
- Add shrimp to a wrap
- Skewer shrimp with chopped veggies and grill
- Serve on top of pasta or rice

Amy Clark, RD, LD

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